## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION JUL 0 6 2001

## English Language Declaration

As a below named inventor, declare that:

My residence, post office address and citizenship are as stated below next to my name.

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plural names are listed belo	w) of the subject matter which	is claimed and for which a patent is sought on the invention  CUSTOMIZABLE INVESTMENT PRODUCTS; the specification of
is attached hereto.		·
was filed on	anuary 25, 2001	as
Application Serial No. 6	9/769,794	
and was amended on	(if a	pplicable)
I hereby state that I have rev amended by any amendmen		ents of the above identified specification, including the claims, as
I acknowledge the duty to d Regulations, §1.56.	isclose information which is m	aterial to patentability as defined in Title 37, Code of Federal
certificate listed below and	fits under Title 35, United Stathave also identified below any ne application(s) on which prio	es Code, §119 of any foreign application(s) for patent or inventor's foreign application(s) for patent or inventor's certificate having rity is claimed:
Prior Foreign Application(s	)	Priority Claimed
(Number)	(Country)	(Day/Month/Year Filed) Yes No
as the subject matter of each provided by the first paragra patentability as defined in T	of the claims of this application of Title 35, United States C	de, §120 of any United States application(s) listed below and insofar on is not disclosed in the prior United States application in the manner ode §112, I acknowledge the duty to disclose information material to attions, §1.56(a) which became available between the filing date of the prior the of this application:
60/177,981	January 25, 20	000 Pending
(Application Serial No.)	(Filing Date	
60/178,454	January 27, 20	000 Pending
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
60/190,971	March 22, 200	00 Pending
(Application Serial No.)	(Filing Date)	
60/200,951	May 1, 2000	Pending
(Application Serial No.)	(Filing Date)	



I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

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